Case 14-43396 Doc 1 Filed 12/04/14 Entered 12/04/14 10:00:21 Desc Main Page 1 of 35 Document B1 (Official Form 1) (4/13) United States Bankruptcy Court Voluntary Petition NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle) Name of Joint Debtor (Spouse)(Last, First, Middle): Weber, Sarah All Other Names used by the Joint Debtor in the last 8 years All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 0163 (if more than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): POB 193 Minooka, IL ZIPCODE ZIPCODE 60447 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Grundy Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address): (if different from street address): ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
Of different from street address above: NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which the Petition is Filed Type of Debtor (Form of organization) (Check one box.) (Check one box) (Check one box.) ☐ Chapter 7 ☐ Chapter 15 Petition for Recognition Health Care Business Individual (includes Joint Debtors) Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined Chapter 11 See Exhibit D on page 2 of this form. Chapter 15 Petition for Recognition in 11 U.S.C. § 101 (51B) Chapter 12 Corporation (includes LLC and LLP) of a Foreign Nonmain Proceeding  $\boxtimes$ Railroad Chapter 13 Partnership Stockbroker Nature of Debts (Check one box) Other (if debtor is not one of the above Commodity Broker Debts are primarily consumer debts, defined Debts are primarily entities, check this box and state type of in 11 U.S.C. § 101(8) as "incurred by an business debts. Clearing Bank entity below individual primarily for a personal, family, Other or household purpose" **Chapter 15 Debtors** Tax-Exempt Entity Chapter 11 Debtors: Country of debtor's center of main interests: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). Each country in which a foreign proceeding by, under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). regarding, or against debtor is pending: Code (the Internal Revenue Code). Filing Fee (Check one box) Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment Full Filing Fee attached on 4/01/16 and every three years thereafter). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Acceptances of the plan were solicited prepetition from one or more attach signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 25,001-10,001-25,000 50,001-100,000 1-49 200-999 1,000 5,000 5,001-10,000 Over 100,000 50-99 100-199 50,000 Estimated Assets \$100,000,001 \$500,000,001 More than \$100,001 to \$10,000,001 \$50,000,001 \$50,001 to \$500,001 \$1,000,001 \$0 to

\$50,000

\$0 to

\$50,000

Estimated Liabilities

\$100,000

\$50,001 to

\$100,000

\$500,000

\$100,001 to

\$500,000

to \$1

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to \$10

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\$50,000,001

to \$100

million

to \$500

million

\$100,000,001

to \$500

million

\$500,000,001

to \$1 billion

\$1 billion

More than

\$1 billion

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B1 (Official Form 1) (4/13)	9	FORM B1, Page 2
Voluntary Petition	Name of Debtor(s):	
(This page must be completed and filed in every case)	Sarah Weber	
All Prior Bankruptcy Cases Filed Within Last 8 Ye	ears (If more than two, attach addition	al sheet)
Location Where Filed:	Case Number:	Date Filed:
NONE		
Location Where Filed:	Case Number:	Date Filed:
Banding Panhauntay Cook Filed by any Spause Pantney or Affiliate of	this Debtor (If more than one at	ttach additional sheet)
	,	
	Case (values).	Sate i neu.
District:	Relationship:	Judge:
(e.g., forms 10K and 10Q) with the Securities and Exchange	The state of the s	
Commission pursuant to Section 13 or 15(d) of the Securities	1 ' '	= =:
Exchange Act of 1934 and is requesting relief under Chapter 11)		
	1	•
		re delivered to the debtor the notice
The Parity And Company of the Compan	1 // // \	<i>''</i>
Exhibit A is attached and made a part of this petition		<del></del>
	Signature of Attorney for Debiens)	Date
	Exhibit C	
Does the debtor own or have possession of any property that poses or is alleg or safety?	ged to pose a threat of imminent and identifiable	harm to public health
Yes, and exhibit C is attached and made a part of this petition. No		
	Exhibit D	
(To be completed by every individual debtor. If a joint petition is filed, each		hibit D.)
	part of this petition.	
	and made a part of this petition.	
Information	Regarding the Debtor - Venue	
(Check	k any applicable box)	
Debtor has been domiciled or has had a residence, principal place of bus	iness, or principal assets in this District for 180	days immediately
		court in this District, of
•		y
Landlord has a judgment against the debtor for possession of debto	or's residence. (If box checked, complete the following	owing.)
Name of Debtor(17):   Saza h Weber		
	(Name of landlord that obtained jud	oment)
	(Nume of fanatora that obtained judg	g.i.o.i.)
	(Address of landlord)	
	,	
• • • • • • • • • • • • • • • • • • • •		
·	any rent that would become due during the 30-	day
Debtor certifies that he/she has served the Landlord with this certif	ication. (11 U.S.C. § 362(1)).	

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B1 (Official Form 1) (4/13) FORM B1, Page 3 Name of Debtor(s): Voluntary Petition (This page must be completed and filed in every case) Sarah Weber Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts petition is true and correct, that I am the foreign representative of a debtor and has chosen to file under chapter 7] I am aware that I may proceed in a foreign proceeding, and that I am authorized to file this petition. under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to (Check only one box.) proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States [If no attorney represents me and no bankruptcy petition preparer Code. Certified copies of the documents required by 11 U.S.C. § 1515 signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b) Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States chapter of title 11 specified in this petition. A certified copy of the Code, specified in this getition. order granting recognition of the foreign main proceeding is attached. Signature of Debtor (Signature of Foreign Representative) X Signature of Joint Debtor (Printed name of Foreign Representative) Telephone Number (if not represented by attorney) (Date) 11/21/2014 Date Sylnature of grney Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document Timothy A Clark 06200999 and the notices and information required under 11 U.S.C. §§ 110(b), 110 Printed Name of Attorney for Debtor(s) (h), and 342(b), and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services Krockey, Cernugel, Cowgill & Clark, Ltd. bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor 3180 Theodore Street, #102 or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. 60435 Joliet, IL Printed Name and title, if any, of Bankruptcy Petition Preparer 815-729-3600 Telephone Number Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) 11/21/2014 Date \*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual. Signature of Authorized Individual Printed Name of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. Title of Authorized Individual

B 1D (Official Form 1, Exhibit D) (12/09)

[Summarize exigent circumstances here.]

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

In re Sarah Weber	Case No.		
	(if known)		
Debtor(s)			
EXHIBIT D - INDIVIDUAL DEBTOR'S STATE			
CREDIT COUNSELING RE	QUIREMENT		
WARNING: You must be able to check truthfully one of the five statements regard do so, you are not eligible to file a bankruptcy case, and the court can dismiss any cas whatever filing fee you paid, and your creditors will be able to resume collection activity you file another bankruptcy case later, you may be required to pay a second filing fee a creditors' collection activities.	e you do file. If that happens, you will lose ties against you. If your case is dismissed and		
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse mu Exhibit D. Check one of the five statements below and attach any documents as directed.	ust complete and file a separate		
1. Within the 180 days before the filing of my bankruptcy case, I receive agency approved by the United States trustee or bankruptcy administrator that outlined the opp counseling and assisted me in performing a related budget analysis, and I have a certificate fro services provided to me. Attach a copy of the certificate and a copy of any debt repayment p	ortunities for available credit m the agency describing the		
2. Within the 180 days before the filing of my bankruptcy case, I receive agency approved by the United States trustee or bankruptcy administrator that outlined the opp counseling and assisted me in performing a related budget analysis, but I do not have a certific the services provided to me. You must file a copy of a certificate from the agency describing a copy of any debt repayment plan developed through the agency no later than 14 days after	ortunities for available credit ate from the agency describing the services provided to you and		
3. I certify that I requested credit counseling services from an approved agency services during the seven days from the time I made my request, and the following exigent circle of the credit counseling requirement so I can file my bankruptcy case now.			

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement]
[Must be accom	panied by a motion for determination by the court.]
	Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency
	so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable, after
	reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Active military duty in a military combat zone.
П	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement
of 11 U.S.C. §	109(h) does not apply in this district.
l certify	y under penalty of perjury that the information provided above is true and correct.
, , , , , ,	/ / / / / /
	Signature of Debtor:  And fally Jelley
	Date: 11/21/2014
	11/21/2014

B6 Summary (Official Form 6 - Summary) (12/13)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

In re Sarah Weber		Case No. Chapter	
	/ Debtor		
	/ Denio		

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 90,000.00		
B-Personal Property	Yes	3	\$ 15,000.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 126,628.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$ 69,554.05	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 3,147.21
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,786.69
тот	AL	16	\$ 105,000.00	\$ 196,182.05	

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

In re Sarah Weber		Case No. Chapter	13
	/ Debtor		

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$0.00

#### State the following:

Average Income (from Schedule I, Line 12)	\$3,147.21
Average Expenses (from Schedule J, Line 22)	\$ 2,786.69
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 3,460.00

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 36,628.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 69,554.05
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 106,182.05

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B6 Declaration (Official Form 6 - Declaration) (12/13)

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nre Sarah Weber	Case No.
Debtor	(if known
DECLARATION CONC	ERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENAL	TY OF PERJURY BY AN INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have read the foregoing sumn correct to the best of my knowledge, information and belief.	nary and schedules, consisting of sheets, and that they are true and
Date: <u>11/21/2014</u> Signature	rah Weber Sand Adly Weler
[If joint	case, both spouses must sign.]
Penalty for making a false statement or concealing property: Fine of u	up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.
CERTIFICATION AND SIGNATURE OF NON-ATTOR	NEY BANKRUPTCY PETITION PREPARER (See 11.U.S.C. § 110)
I certify that I am a bankruptcy preparer as defined in 11 U.S.C. $\S$ 110, tha with a copy of this document.	at I prepared this document for compensation, and that I have provided the debtor
Preparer:	Social security No. :
Names and Social Security numbers of all other individuals who prepared of	or assisted in preparing this document:

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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FORM B6A (Official Form 6A) (12/07)

In re Sarah Weber	,	Case No	
	Debtor(s)		(if known)

#### SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	HusbandH WifeW Joint CommunityC	Secured Claim or	Amount of Secured Claim
210 N West Street, Minooka, IL single family residence which is the debtor's homestead.			\$90,000.00	\$90,000.00
No continuation sheets attached	T	OTAL \$	90,000.00	<u></u>

(Report also on Summary of Schedules.)

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B6B (Official	Form 6B)	(12/07)	

lnre Sarah Weber		Case No.	
	Debtor(s)	-	(if known)

### SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N	Description and Location of Property		Current Value of Debtor's Interest,
	o n e		HusbandI WifeV Joint Community0	Deducting any Secured Claim or
1. Cash on hand.	x			
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		debtor's bank account at Chase Bank Location: In debtor's possession		\$350.00
Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		debtor's appliances all used, including stove, refrigerator, washer, dryer Location: In debtor's possession	7	\$1,000.00
		debtor's furntiure all used, includes be not limited to, bedroom and living room furniture Location: In debtor's possession	put	\$750.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		debtor's clothes Location: In debtor's possession		\$500.00
7. Furs and jewelry.	x			
Firearms and sports, photographic, and other hobby equipment.	X			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x	•		

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B6B (Official Form 6B) (12/07)

lnre <i>Sarah Weber</i>		Case No.	
	Debtor(s)		(if known)

## **SCHEDULE B-PERSONAL PROPERTY**

		(Continuation Sheet)		
Type of Property	N o	Description and Location of Property  Husband Wife		Current Value of Debtor's Interest, in Property Without Deducting any
	n e	Join Community	tJ	Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	x			
<ol> <li>Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.</li> </ol>		debtor's pension Location: In debtor's possession		\$10,000.00
Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accou <b>nts Receivable.</b>	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers and other vehicles and accessories.		2008 Honda Accord used Location: In debtor's possession		\$2,400.00

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In re Sarah Weber

Debtor(s)

**SCHEDULE B-PERSONAL PROPERTY** 

(Continuation Sheet)

					Ţ=====================================
Type of Property	N o n	Description and Location of Property	Husband- Wife- Joint-	-W	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or
	е		Community-		Exemption
26. Boats, motors, and accessories.	x				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	x				
29. Machinery, fixtures, equipment and supplies used in business.	X				
30. Inventory.	X				
31. Animals.	x				
32. Crops - growing or harvested. Give particulars.	x				
33. Farming equipment and implements.	х				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				
Page <u>3</u> of <u>3</u>		Te	otal 🛨		\$15,000.00

Case No.

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In re	Sarah Weber		Case No.	
		Debtor(s)		(if known

## SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	$\square$ Check if debtor claims a homestead exemption that exceeds \$155,675
(Check one box)	

☐ 11 U.S.C. § 522(b) (2) ☑ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
debtor's bank account	735 ILCS 5/12-1001(b)	\$ 350.00	\$ 350.00
debtor's appliances	735 ILCS 5/12-1001(b)	\$ 1,000.00	\$ 1,000.00
debtor's furntiure	735 ILCS 5/12-1001(b)	\$ 750.00	\$ 750.00
debtor's clothes	735 ILCS 5/12-1001(a)	\$ 500.00	\$ 500.00
debtor's pension	735 ILCS 5/12-1006	\$ 10,000.00	\$ 10,000.00
2008 Honda Accord	735 ILCS 5/12-1001(c)	\$ 2,400.00	\$ 2,400.00
Page No1 of1			

<sup>\*</sup> Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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In as Sarah Wahar		Case No.
In re Sarah Weber Debtor(s)	,	(if known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

B6D (Official Form 6D) (12/07)

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	of Lien, and D	as Incurred, Nature Description and Market erty Subject to Lien		Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral		secured on, If Any
Account No: 2820						X		\$ 92,200.00	\$	2,200.00
Creditor # : 1 Chase Home Mortgage 10790 Rancho Bernardo Rd San Diego CA 92127		Mortgage 210 N Wes	t Street, Minooka,	IL						
	ŀ	Value: \$ 9	0,000.00							
Account No: 5255  Creditor # : 2 First American Bank POB 307 201 N State Street Hampshire IL 60140		, , -	ity Loan t Street, Minooka,	IL				\$ 34,428.00	\$ .	34,428.00
		Value: \$ 9	0,000.00				$\perp$			
No continuation sheets attached				Sul (Total o		tal S	. !	\$ 126,628.00	\$	36,628.00
				(Use only on	T	otal	\$ e)	\$ 126,628.00		36,628.00

Statistical Summary of

Certain Liabilities and Related Data)

Schedules.)

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B6E (Official Form 6E) (04/13)

In re_Sarah Weber	, Case No
Debtor(s)	(if known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filling of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re Sarah Weber	 Case No.	
Debtor(s)		(if known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Boint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 9390  Creditor # : 1  Bank of America  Attn Bankruptcy Dept  POB 17054  Wilmington DE 19850			Credit Card Purchases		X		\$ 15,339.00
Account No: 9524  Creditor # : 2  Bank of America  Attn Bankruptcy Dept  POB 17054  Wilmington DE 19850			Credit Card Purchases		X		\$ 5,539.00
Account No: 9524  Representing:  Bank of America			Client Services, Inc 3451 Harry Truman Blvd Saint Charles MO 63301	i i colori dell'accionationationationationationationationat		Communication and province of the province of	
4 continuation sheets attached		-	(Use only on last page of the completed Schedule F. Report al Schedules and, if applicable, on the Statistical Summary of Certain Liat	so on Su	Tota mma	al \$ iry of	

Case 14-43396 Doc 1 Filed 12/04/14 Entered 12/04/14 10:00:21 Desc Main Document Page 17 of 35

B6F (Official Form 6F) (12/07) - Cont.

n re Sarah Weber	, Case No.	
Debtor(s)		(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Boint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 9524		Ť					
Representing: Bank of America			Sunrise Credit Services POB 9100 Farmingdale NY 11735				
Account No: 1907					X		\$ 6,653.61
Creditor # : 3 Chase Bank USA 800 Brooksedge Blvd Westerville OH 43081			Credit Card Purchases				
Account No: 1907		+			-		
Representing: Chase Bank USA			Nationwide Credit 1150 East University Drive First Floor 85821				
Account No: 8666	-	$\vdash$		-	x	$\dagger \dagger$	\$ 6,243.84
Creditor # : 4 Discover Card POB 30943 Salt Lake City UT 84130-0000			judgement due credit card acct				
Account No: 8666		$\vdash$			┢		
Representing: Discover Card			Weltman, Weinberg & Reis Co 180 N LaSalle Street, #2400 Chicago IL 60601				
	-			•			
Sheet No. 1 of 4 continuation sheets attached Creditors Holding Unsecured Nonpriority Claims	ched t	to So	chedule of  (Use only on last page of the completed Schedule F. Report a Schedules and, if applicable, on the Statistical Summary of Certain Lial	lso on Su	Tota nma	al\$ ry of	\$ 12,897.45

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B6F (Official Form 6F) (12/07) - Cont.

In re Sarah	Weber	

Case N	lo.
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Debtor(s)

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	₩ J、	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated		Amount of Claim
Account No: 5268  Creditor # : 5 G E Capital Retail Bank POB 103014  Roswell GA 30076			Credit Card Purchases Meijer		. X		\$ 578.01
Account No: 5268							
Representing: G E Capital Retail Bank			Portfolio Recovery Associates PO Box 12914 Norfolk VA 23541				
Account No: 0449						++	\$ 2,291.93
Creditor # : 6 G E Money Bank Attn Bankruptcy Dept POB 103104 Roswell GA 30076			Credit Card Fees WalMart				
Account No: 0449	-	$\vdash$					
Representing: G E Money Bank			Universal Fidelity LP POB 941911 Houston TX 77094				
Account No: 2015					X		\$ 4,297.96
Creditor # : 7 GE Money Bank/ Lowe's ATTN: Bankruptcy Dept. PO Box 103104 Roswell GA 30076			Credit Card Purchases				,
Sheet No. 2 of 4 continuation sheets atta Creditors Holding Unsecured Nonpriority Claims	ched t	o Sc	chedule of  (Use only on last page of the completed Schedule F. Report		Γot	al\$	\$ 7,167.90

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B6F (Official Form 6F) (12/07) - Cont.

In re Sarah Weber	Case No.
Debtor(s)	(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 2015	+		Sommunity		T		
Representing: GE Money Bank/ Lowe's			Portfolio Recovery Associates PO Box 12914 Norfolk VA 23541				
Account No: 2015		1					
Representing: GE Money Bank/ Lowe's			Monarch Recovery Management POB 21089 Philadelphia PA 19114				
Account No: 0101	+	$\vdash$			X		\$ 2,235.73
Creditor # : 8 HSBC Attn Bankruptcy Dept POB 5213 Carol Stream IL 60197			Credit Card Purchases				
Account No: 8637	+	$\dagger$			X		\$ 415.00
Creditor # : 9 Joliet Radiological Service Co 36910 Treasury Ctr. Chicago IL 60694			Medical Bills				
Account No: 5812	+				X		\$ 1,463.39
Creditor # : 10 Kohl's ATTN: Credit Administ POB 3043 Milwaukee WI 53201-3043			Credit Card Purchases				
Sheet No. 3 of 4 continuation sheets attac	hed t	to So	hedule of	Subt	tota	1\$	\$ 4,114.12
Creditors Holding Unsecured Nonpriority Claims			(Use only on last page of the completed Schedule F. Report Schedules and if applicable on the Statistical Summary of Certain L	t also on Sur	Tota mma	ry of	

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B6F (Official Form 6F) (12/07) - Cont.

In re Sarah Weber		Case No.	
	Debtor(s)		(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 5812			JC Christensen & Assoc				
Representing: Kohl's			POB 519 Sauk Rapids MN 56379				
Account No:					X		\$ 8,948.75
Creditor # : 11 Northstar Credit Union 3 S 555 Winfield Rd Warrenville IL 60555			Auto Loan				, ,,,,,,,,
Account No: 020					X		\$ 13,082.00
Creditor # : 12 Northstar Credit Union 3 S 555 Winfield Rd Warrenville IL 60555			Auto Loan				
Account No: 2679		$\vdash$			X		\$ 2,465.83
Creditor # : 13 Target / TD Bank 3901 West 53rd Street Sioux Falls SD 57106			Credit Card Purchases				
Account No:							
Sheet No. 4 of 4 continuation sheets at	tached t	to Sc	chedule of	Subi	toto	.18	\$ 21 106 50
Creditors Holding Unsecured Nonpriority Claims	.30.100					al\$	\$ 24,496.58
			(Use only on last page of the completed Schedule F. Repo	t also on Sui	mma	ary of	\$ 69,554.05

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B6G (Official Form 6G) (12/07)		Document	Page 21 of 35	

In re Sarah W	<i>l</i> eber	/ Debtor	Case No.	
				(if known)

## SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

oxtimes Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

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B6H (Official Form 6H) (12/07)

In re	Sarah	Weber	/ Debtor Case No.	
				(if known)

### SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

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Fill in this information to identify	your case:			1747 1855	
Debtor 1 Sarah Weber					
First Name	Middle Name Last Name  Middle Name Last Name				
Debtor 2 (Spouse, if filing) First Name					
United States Bankruptcy Court for the:	NORTHERNDistrict o	f ILLINOIS		_	
Case number				Check if	this is:
(If known)					nended filing
					pplement showing post-petition error 13 income as of the following date:
Official Form B 6I				,	D/YYYY
	··· I·· ··· -			WHAT Y	
Schedule I: You	ir income				12/13
supplying correct information. If y	ou are married and not fili use is not filing with you, c e top of any additional pag	ng jointly, and yo to not include inf	ur spo ormat	ouse is living with ion about your sp	tor 2), both are equally responsible for you, include information about your spouse. ouse. If more space is needed, attach a known). Answer every question.
Fill in your employment information.		Debtor 1	***************************************		Debtor 2 or non-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed Not employ	ed		Employed Not employed
Include part-time, seasonal, or self-employed work.	Occupation	Nurse			
Occupation may Include student or homemaker, if it applies.	Occupation	Man County III	: ! -		
	Employer's name	Will County III	inois		
	Employer's address				
		Number Street			Number Street
		City	State	ziP Code	City State ZIP Code
	How long employed then		Olaic	Zii Gode	ony state in season
	now long employed their	<b>C</b> :			
Part 2: Give Details About	t Monthly Income				
spouse unless you are separated	i.				write \$0 in the space. Include your non-filing
If you or your non-filing spouse h below. If you need more space, a			omatic	on for all employers	for that person on the lines
				For Debtor 1	For Debtor 2 or non-filing spouse
List monthly gross wages, sal deductions). If not paid monthly			2.	\$4722.25_	\$0.00_
3. Estimate and list monthly ove	rtime pay.		3.	+\$ 0.00	+ \$0.00_
4. Calculate gross income. Add l	ine 2 + line 3.		4.	\$ <u>4722.25</u>	\$

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Case number (if known)\_

Debtor 1

Sarah Weber

	First Name Middle Name Last Name		For	Debtor 1		For Deb	tor 2 or a spouse		
	Copy line 4 here	<b>→</b> 4.	\$	4722.25		\$	0.00		
<i>z</i> 1	int all payrall deductions:								
5. L	ist all payroll deductions:	_		1091.76		•	0.00		
	5a. Tax, Medicare, and Social Security deductions	5a.	\$	212.51		\$	0.00		
	5b. Mandatory contributions for retirement plans	5b.	\$	0.00		\$	0.00		
	5c. Voluntary contributions for retirement plans	5c.	\$	0.00		\$	0.00		
	5d. Required repayments of retirement fund loans	5d.	\$	226.14		\$ \$	0.00		
	5e. Insurance	5e.	\$	0.00		\$ \$	0.00		
	5f. Domestic support obligations	5f.	\$	44.63		Ф	0.00		
	5g. Union dues	5g.				Φ	0.00		
	5h. Other deductions. Specify:	5h.	+\$	0.00		+ \$			
6.	Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$	1575.04		\$	0.00		
7.	Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	3147.21		\$	0.00		
8.	List all other income regularly received:								
	8a. Net income from rental property and from operating a business, profession, or farm								
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00		\$	0.00		
	8b. Interest and dividends	8b.	\$	0.00		\$	0.00		
	8c. Family support payments that you, a non-filing spouse, or a depende regularly receive	ent							
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00		\$	0.00		
	8d. Unemployment compensation	8d.	\$	0.00		\$	0.00		
	8e. Social Security	8e.	\$	0.00		\$			
	8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistar that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	nce 8f.	\$	0.00		\$	0.00		
	8q. Pension or retirement income	8g.	\$	0.00		\$	0.00		
	8h. Other monthly income. Specify:	·	+ s	0.00		+ \$	0.00		
0	Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	L*	0.00		\$	0.00		
J.	And all valet movine. And lines out 100 100 100 100 100 100 100.	0.	<u>_</u>			Ψ			
	Calculate monthly income. Add line 7 + line 9.  Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$	3,147.21	+	\$	0.00	= \$	3147.21
1	State all other regular contributions to the expenses that you list in Scheolinclude contributions from an unmarried partner, members of your household, yother friends or relatives.	your d	lepende	•					
	Do not include any amounts already included in lines 2-10 or amounts that are Specify:	not a	vallable	to pay expe	nse:	a noteu M		+ \$	0.00
12. <i>i</i>	Add the amount in the last column of line 10 to the amount in line 11. The Write that amount on the Summary of Schedules and Statistical Summary of C	ertain	Liabilit			-	·.	\$	3147.21 bined thly income
13.	Do you expect an increase or decrease within the year after you file this	form?	<del>}</del>						
	Yes, Explain:								

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Fill in this	information to identify	your case:					
Debtor 1	Sarah Weber						
	First Name	Middle Name	Last Name		k if this is:		
Debtor 2 (Spouse, if filing	g) First Name	Middle Name	Last Name		n amended fil	-	natition abouter 12
United States	s Bankruptcy Court for the:	NORTHERN	District of ILLINOIS	, —	supplement s penses as of		-petition chapter 13 g date:
Case numbe (If known)	r			MA	/ / DD / YYYY		
()					•	-	2 because Debtor 2
Official	Form B 6J			fT);	aintains a sep	parate nouse	noid
Sche	dule J: Yo	ur Expe	enses				12/13
information.	-	ed, attach anoth		ng together, both are equ . On the top of any additi			
1. Is this a jo	int case?				· · · · · · · · · · · · · · · · · · ·		
☑ No. G	o to line 2.  oes Debtor 2 live in a s  No  Yes. Debtor 2 must file	·					
2. Do you ha	ive dependents?	No		Danandantia valationahin t	•	Danandant's	Does dependent live
Do not list Debtor 2.	Debtor 1 and		ut this information for	Dependent's relationship to Debtor 1 or Debtor 2		Dependent's age	with you?
	te the dependents'	each depe	ndent	son		25	No
names.							Yes
				<del></del>			□ No
							Yes
							L No Yes
							No
						<del></del>	Yes
							No
					<del></del>		Yes
expenses	xpenses include of people other than nd your dependents?	✓ No Yes					
Part 2: E	stimate Your Ongoi	ng Monthly Ex	cpenses				
expenses as	of a date after the ban		-	re using this form as a su ental Schedule J, check th			
applicable d				. len a Ab al			
•	enses paid for with non stance and have includ	•	•			Your expe	nses
	al or home ownership e for the ground or lot.	expenses for you	ur residence. Include	first mortgage payments a	nd 4.	\$	806.69
If not inc	luded in line 4:						
4a. Rea	I estate taxes				<b>4</b> a.	\$	0.00
4b. Prop	perty, homeowner's, or re	enter's insurance	•		4b.	\$	0.00
4c. Hom	ne maintenance, repair, a	and upkeep expe	enses		4c.	\$	100.00
4d. Hom	neowner's association or	condominium du	ues		4d.	\$	0.00

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Debtor 1

Sarah Weber
First Name Middle Name Last Name

Case number (if known)\_\_\_\_\_

		Your exp	penses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
	<b>J</b> .		
6. Utilities:	•	•	180.00
6a. Electricity, heat, natural gas	6a.	\$	110.00
6b. Water, sewer, garbage collection	6b.	\$	190.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	0.00
6d. Other. Specify:	6d.	\$	650.00
7. Food and housekeeping supplies	7.	\$	
8. Childcare and children's education costs	8.	\$	0.00
9. Clothing, laundry, and dry cleaning	9.	\$	100.00
10. Personal care products and services	10.	\$	50.00
11. Medical and dental expenses	11.	\$	100.00
<ol> <li>Transportation. Include gas, maintenance, bus or train fare.</li> <li>Do not include car payments.</li> </ol>	12.	\$	250.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	150.00
14. Charitable contributions and religious donations	14.	\$	100.00
<ul><li>15. Insurance.</li><li>Do not include insurance deducted from your pay or included in lines 4 or 20.</li></ul>			
15a. Life insurance	15a.	\$	0.00
15b. Health insurance	15b.	\$	0.00
15c. Vehicle insurance	15c.	\$	0.00
15d. Other insurance. Specify:	15d.	\$	0.00
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$	0.00
17. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.	\$	0.00
17b. Car payments for Vehicle 2	17b.	\$	0.00
17c. Other. Specify:	17c.	\$	0.00
17d. Other. Specify:	17d.	\$	0.00
18. Your payments of alimony, maintenance, and support that you did not report as defrom your pay on line 5, Schedule I, Your Income (Official Form B 6I).	educted 18.	\$	0.00
19. Other payments you make to support others who do not live with you.			0.00
Specify:	19.	\$	0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedu	ile I: Your Income.		2.22
20a. Mortgages on other property	20a.	\$	
20b. Real estate taxes	20b.	\$	
20c. Property, homeowner's, or renter's insurance	20c.	\$	
20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e. Homeowner's association or condominium dues	20e.	\$	0.00

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Debtor 1	Sarah Weber Case number	(if known)		
202101 /	First Name Middle Name Last Name	( <u>-</u>		
21. Other. S	pecify:	21.	+\$	0.00
22. Your monthly expenses. Add lines 4 through 21.			\$	2786.69
The resu	It is your monthly expenses.	22.	·	
23. Calculate	your monthly net income.			
	by line 12 (your combined monthly income) from Schedule I.	23a.	\$	3147.21
·				2706 60
23b. Co <sub>l</sub>	by your monthly expenses from line 22 above.	23b.	<b>-</b> \$	2786.69
23c. Sut	otract your monthly expenses from your monthly income.			360.52
The	e result is your monthly net income.	23c.	\$	300.52
24. Do you e	xpect an increase or decrease in your expenses within the year after you file this form	?		
For exam	ple, do you expect to finish paying for your car loan within the year or do you expect your			
mortgage	payment to increase or decrease because of a modification to the terms of your mortgage?			
✓ No.				
Yes.	Explain here:			
	едрант неге.			

Document

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B 7 (Official Form 7) (4/13)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

In re:Sarah Weber		Case No.		
	Debtor		(if known)	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101(2), (31).

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including None part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filling under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** 

None

 $\boxtimes$ 

SOURCE

Year to date:

Last Year: \$ 52,069.00 Year before: \$ 50,578.00

#### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filling under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

- b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filingunder chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- \* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None  $\bowtie$ 

 $\boxtimes$ 

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None  $\boxtimes$ 

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT. NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

AMOUNT OF MONEY OR

Payee: Timothy A. Clark

Address:

3180 Theodore Street, #102

Joliet, IL 60435

Date of Payment: Payor: Sarah Weber \$2,500.00

#### 10. Other transfers

None  $\boxtimes$ 

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  $\boxtimes$ 

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

#### 11. Closed financial accounts

None  $\bowtie$ 

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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#### 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

None

 $\boxtimes$ 

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls

#### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

None

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the

including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

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None  $\boxtimes$ 

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None  $\boxtimes$ 

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencment of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 $\boxtimes$ 

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

and fally well Date 11/21/2014 Signature of Debtor Signature Date of Joint Debtor (if any)

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## **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS **NORTHERN DIVISION**

In re Sarah Weber	Case No. Chapter <i>13</i>				
	/ Debtor				
Attorney for Debtor: Timothy A. Clark					
VERIFICATION C	OF CREDITOR MATRIX				
The above parted Debter(a) hereby verify	, that the attached list of proditors is true and correct to the				
best of our knowledge.	y that the attached list of creditors is true and correct to the				
Date: 11/21/2014	Debtor Sml Sally Welly				

Date: 11/21/2014

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Bank of America Attn Bankruptcy Dept POB 17054 Wilmington, DE 19850

Chase Bank USA 800 Brooksedge Blvd Westerville, OH 43081

Chase Home Mortgage 10790 Rancho Bernardo Rd San Diego, CA 92127

Client Services, Inc 3451 Harry Truman Blvd Saint Charles, MO 63301

Discover Card POB 30943 Salt Lake City, UT 84130-0000

First American Bank POB 307 201 N State Street Hampshire, IL 60140

G E Capital Retail Bank POB 103014 Roswell, GA 30076

G E Money Bank Attn Bankruptcy Dept POB 103104 Roswell, GA 30076

GE Money Bank/ Lowe's ATTN: Bankruptcy Dept. PO Box 103104 Roswell, GA 30076

HSBC Attn Bankruptcy Dept POB 5213 Carol Stream, IL 60197

JC Christensen & Assoc POB 519 Sauk Rapids, MN 56379

Joliet Radiological Service Co 36910 Treasury Ctr. Chicago, IL 60694

Kohl's ATTN: Credit Administ POB 3043 Milwaukee, WI 53201-3043

Monarch Recovery Management POB 21089 Philadelphia, PA 19114

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Nationwide Credit 1150 East University Drive First Floor 85821

Northstar Credit Union 3 S 555 Winfield Rd Warrenville, IL 60555

Portfolio Recovery Associates PO Box 12914 Norfolk, VA 23541

Sunrise Credit Services POB 9100 Farmingdale, NY 11735

Target / TD Bank 3901 West 53rd Street Sioux Falls, SD 57106

Timothy A. Clark 3180 Theodore Street, #102 Joliet, IL 60435

Universal Fidelity LP POB 941911 Houston, TX 77094

Sarah Weber POB 193 Minooka, IL 60447

Weltman, Weinberg & Reis Co 180 N LaSalle Street, #2400 Chicago, IL 60601